

**WHAT IS CLAIMED IS:**

- 1                   1.       A method of invoice presentation and invoice payment for use  
2   in a network accessible to a biller having a biller accounts receivable system and a  
3   biller bank, and accessible to a payer having a payer accounts payable system and a  
4   payer bank, the method comprising:  
5                    establishing a database accessible over the network;  
6                    exporting an invoice from the biller accounts receivable system to the  
7   database;  
8                    presenting the invoice to the payer when the payer accesses the  
9   database to view the invoice;  
10                   importing the invoice to the payer accounts payable system from the  
11   database;  
12                   paying the invoice by recording a payment from the payer representing  
13   an amount of money, the payment being recorded in the database;  
14                   importing the payment to the payer accounts payable system from the  
15   database; and  
16                   importing the payment to the biller accounts receivable system from  
17   the database.
- 1                   2.       The method of claim 1 further comprising:  
2   transmitting the payment from the database to the biller bank.
- 1                   3.       The method of claim 2 further comprising:  
2   transferring the amount of money to the biller bank from the payer  
3   bank.
- 1                   4.       The method of claim 3 wherein establishing the database  
2   further comprises:  
3                    establishing the database such that the database is accessible over the  
4   Internet.

1                    11.     The method of claim 6 wherein the web executable interface  
2     operates in a virtual machine and wherein the biller starts the virtual machine and  
3     interacts with the database from within the virtual machine.

1                   12.    The method of claim 11 wherein the biller views the recorded  
2                   payment from within the virtual machine.

1                   13.    The method of claim 11 wherein importing the payment to the  
2                   biller accounts receivable system further comprises:  
3                   downloading the payment from the database as directed by the biller  
4                   from within the virtual machine; and  
5                   importing the downloaded payment.

1                   14.    The method of claim 11 wherein exporting the invoice from  
2                   the biller accounts receivable system further comprises:  
3                   uploading the invoice as directed by the biller; and  
4                   entering the uploaded invoice into the database.

1                   15.    The method of claim 14 wherein the invoice has at least one  
2                   associated attachment, and wherein the method further comprises:  
3                   uploading the at least one attachment as directed by the biller; and  
4                   entering the uploaded at least one attachment into the database.

1                   16.    The method of claim 1 further comprising:  
2                   notifying the payer when the invoice is exported from the biller  
3                   accounts receivable system to the database.

1                   17.    The method of claim 16 wherein notifying further comprises:  
2                   sending an email to the payer to notify the payer when the invoice is  
3                   exported from the biller accounts receivable system to the database.

1                   18.    The method of claim 1 further comprising:  
2                   notifying the biller when the payment is recorded.

1                   19.    The method of claim 18 wherein notifying further comprises:  
2                   sending an email to the biller to notify the biller when the payment is  
3                   recorded.

